

Your NORTH CAROLINA STATE HEALTH PLAN

2021 OPEN ENROLLMENT DECISION GUIDE

OCTOBER 15-31, 2020



"As your State Treasurer, I'm excited to announce the next phase of our Clear Pricing Project, designed to protect the State Health Plan's financial future and promote quality and affordable health care. In 2021, we're going to be highlighting our Clear Pricing Project providers, who believe in transparent pricing. You, our hard-working Plan members, will benefit from this effort in the form of reduced copays, while we keep moving the Plan onto a more sustainable path."

As health care costs continue to skyrocket, I'm also pleased that we have held premiums steady for the third year in a row! We will continue to fight for transparency and lower costs. I encourage you to review your options in this Decision Guide and select the best benefit plan for you and your family."

Dale R. Folwell, CPA • State Treasurer

Open Enrollment is the time to review your current coverage and decide which health plan option best meets your needs for the upcoming benefit year.

IMPORTANT NEW HIGHLIGHTS ABOUT YOUR 2021 BENEFITS

- **No premium increases for the 3rd year in a row!**
- **Members who select a Clear Pricing Project Provider as their Primary Care Provider will enjoy a \$0 copay!**
- **Reduced copays for members who visit a Clear Pricing Project Specialist!**
- **Preferred and non-preferred insulin will have a \$0 copay for a 30-day supply!**
- **Preventive Services remain free – no copay or deductible – on either plan!**

The choices you make during Open Enrollment are for benefits from January 1, 2021, through December 31, 2021. Once you choose your benefit plan, you may not elect to switch plans until the next Open Enrollment period. The coverage type you select (for example, employee-only) will remain in effect until the next benefit year, unless you experience a qualifying life event. A list of qualifying life events is included in your Benefit Booklet available on the State Health Plan website at www.shpnc.org.

ACTION REQUIRED! All members will be automatically enrolled in the 70/30 Plan, which will remain premium free for subscriber-only coverage.

Members who wish to enroll in the 80/20 Plan and reduce their monthly premium by completing the tobacco attestation will need to take action during Open Enrollment.



A Look at Your 2021 Options

For 2021, the State Health Plan will continue to offer two Preferred Provider Organization (PPO) plans through Blue Cross and Blue Shield of North Carolina (Blue Cross NC). As a reminder, Blue Cross NC is the Plan's third-party administrator for the North Carolina State Health Plan Network. They process medical claims and offer a provider network, but taxpayers like you pay for your coverage.

THE 70/30 PLAN

- The 70/30 Plan is a PPO plan where you pay 30% coinsurance for eligible in-network expenses after you meet your deductible. For some services (i.e., office visits, urgent care or emergency room visits), you pay a copay.
- Preventive services performed by an in-network provider are covered at 100%! This means that for your next annual physical or preventive screenings, like a colonoscopy, **THERE WILL BE NO COPAY!**
- The 70/30 Plan has a combined medical and pharmacy out-of-pocket maximum, which totals \$5,900 (in-network/individual). This means that once you reach this amount, your Plan benefit will pick up 100% of covered expenses for the rest of the benefit year.

THE 80/20 PLAN

- The 80/20 Plan is a PPO plan where you pay 20% coinsurance for eligible in-network services after you meet your deductible. For some services (i.e., office visits, urgent care or emergency room visits), you pay a copay.
- Preventive services performed by an in-network provider are covered at 100%. This means that for your next annual physical or preventive screenings, like a colonoscopy, **THERE WILL BE NO COPAY!**
- The 80/20 Plan has a combined medical and pharmacy out-of-pocket maximum, which totals \$4,890 (in-network/individual). This means that once you reach this amount, your Plan benefit will pick up 100% of covered expenses for the rest of the benefit year.

These PPO plans allow you the flexibility to visit any provider — in- or out-of-network — and receive benefits; however, you pay less when you visit an in-network provider. See more details on the following pages.



Clear Pricing Project Update

As a State Health Plan member, you will have access to the North Carolina State Health Plan Network, which is made up of providers who signed up for the Plan's Clear Pricing Project (CPP), and Blue Cross NC's Blue Options network. CPP providers have agreed to get rid of secret contracts, making health care more affordable and transparent. In an effort to lower health care costs for members and to support CPP providers, the Plan will be offering significant copay reductions for members who visit a CPP provider in 2021.

**To locate a CPP provider, visit the Plan's website and click "Find a Doctor."
Then look for "Clear Pricing Project Provider" next to a provider's name.
Compare the difference and check out the savings!**

CLEAR PRICING PROJECT PROVIDER COPAY COMPARISON CHART

PROVIDER	80/20 PLAN	70/30 PLAN
Primary Care Provider (PCP)	CPP PCP on ID card \$0 Non-CPP PCP on ID card \$10 Other PCP \$25	CPP PCP on ID card \$0 Non-CPP PCP on ID card \$30 Other PCP \$45
Specialist	CPP Specialists \$40 Non-CPP Specialists \$80	CPP Specialists \$47 Non-CPP Specialists \$94
Speech, Occupational, Chiropractor and Physical Therapy	CPP Providers \$26 Non-CPP Providers \$52	CPP Providers \$36 Non-CPP Providers \$72

2021 BENEFIT CHANGES

- The Plan currently covers Applied Behavior Analysis Therapy with a maximum of \$36,000 per benefit year. Beginning January 1, 2021, there will no longer be a limit associated with this service. The \$36,000 maximum has been removed.
- The Plan currently covers treatment of varicose veins. Beginning January 1, 2021, there will be a limitation placed on this coverage. For endovenous procedures, there will be a limit of one procedure per limb per lifetime. For sclerotherapy procedures, there will be a limit of three procedures per limb per lifetime.
- The Plan currently covers orthotics and provides unlimited coverage for members up to age 18. Beginning January 1, 2021, the Plan will place a limitation for members 18 and older to 2 orthotics per calendar year.

2021 State Health Plan Comparison

WHAT YOU PAY				
PLAN DESIGN FEATURES	80/20 PLAN		70/30 PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	\$1,250 Individual \$3,750 Family	\$2,500 Individual \$7,500 Family	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family
Coinsurance	20% of eligible expenses after deductible is met	40% of eligible expenses after deductible is met and the difference between the allowed amount and the charge	30% of eligible expenses after deductible is met	50% of eligible expenses after deductible is met and the difference between the allowed amount and the charge
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$4,890 Individual \$14,670 Family	\$9,780 Individual \$29,340 Family	\$5,900 Individual \$16,300 Family	\$11,800 Individual \$32,600 Family
Preventive Services	\$0 (covered by the Plan at 100%)	N/A	\$0 (covered by the Plan at 100%)	N/A
Office Visits	CPP PCP on ID card \$0 Non-CPP PCP on ID card \$10 Other PCP \$25	40% after deductible is met	CPP PCP on ID card \$0 Non-CPP PCP on ID card \$30 Other PCP \$45	50% after deductible is met
Specialist Visits	CPP Specialist \$40 Other Specialists \$80	40% after deductible is met	CPP Specialist \$47 Other Specialists \$94	50% after deductible is met
Speech, Occupational, Chiro & Phys. Therapy	CPP Provider \$26 Other Provider \$52	40% after deductible is met	CPP Provider \$36 Other Provider \$72	50% after deductible is met
Urgent Care	\$70		\$100	
Emergency Room (Copay waived w/ admission or observation stay)	\$300 copay, then 20% after deductible is met		\$337 copay, then 30% after deductible is met	
Inpatient Hospital	\$300 copay, then 20% after deductible is met. Out-of-Network \$300 copay, then 40% after deductible is met.		\$337 copay, then 30% after deductible is met. Out-of-Network \$337 copay, then 50% after deductible is met.	
Tier 1 (Generic)	\$5 copay per 30-day supply		\$16 copay per 30-day supply	
Tier 2 (Preferred Brand & High-Cost Generic)	\$30 copay per 30-day supply		\$47 copay per 30-day supply	
Tier 3 (Non-preferred Brand)	Deductible/coinsurance		Deductible/coinsurance	
Tier 4 (Low-Cost Generic Specialty)	\$100 copay per 30-day supply		\$200 copay per 30-day supply	
Tier 5 (Preferred Specialty)	\$250 copay per 30-day supply		\$350 copay per 30-day supply	
Tier 6 (Non-preferred Specialty)	Deductible/coinsurance		Deductible/coinsurance	
Preferred Diabetic Testing Supplies*	\$5 copay per 30-day supply		\$10 copay per 30-day supply	
Preferred and Non-Preferred Insulin	\$0 copay per 30-day supply		\$0 copay per 30-day supply	
Preventive Medications	\$0 (covered by the Plan at 100%)		\$0 (covered by the Plan at 100%)	

PCP: Primary Care Provider

*Preferred Brand is the One Touch Test Strips.

Understanding Your Pharmacy Coverage

The State Health Plan utilizes a custom, closed formulary (drug list). The formulary indicates which drugs are not covered by the Plan. All other drugs that are on the formulary are grouped into tiers. Your medication's tier determines your portion of the drug cost.

A formulary exclusion exception process is available for Plan members who, per their provider, have a medical necessity to remain on an excluded, or non-covered, medication. If a member is approved for the excluded drug, that drug will be placed into Tier 3 or Tier 6 and the member will be subject to the applicable cost share.

Once you meet your deductible, you will be responsible for the coinsurance amount until you reach your out-of-pocket maximum. Medications that are subject to coinsurance in most cases will result in higher out-of-pocket costs to members. You are encouraged to speak with your provider about generic medication options, which save you money!

IMPORTANT NOTE ON TIER 3 & TIER 6 MEDICATIONS

On both the 80/20 and 70/30 plans: Tier 3 and Tier 6 non-preferred medications do not have a defined copay but are subject to a deductible/coinsurance. This means that you will have to pay the full cost of the medication until you meet your deductible.

PHARMACY BENEFIT RESOURCES

These tools include information based on the 2020 formulary and are subject to change prior to January 1, 2021.

- **Drug Lookup Tool:** an online tool that allows you to search for a medication to determine if it is a covered drug and get an estimated out-of-pocket cost.
- **Preferred Drug List:** a list of preferred medications noting which drug requires any prior approvals.
- **Comprehensive Formulary List:** a complete list of covered medications and their tier placement.
- **Preventive Medication List (70/30 and 80/20 plans):** medications on this list are covered at 100%, which means there is no cost to you.
- **Specialty Drug List:** a complete list of all medications available through CVS Specialty. The formulary or drug list is regularly updated throughout the year, on a quarterly basis, so there is always a possibility that the coverage status of your medication(s) could change, which may affect your out-of-pocket costs.
- **The Plan's Pharmacy Benefit Manager, CVS Caremark,** is another valuable resource as you navigate through your decisions. CVS Customer Service can be reached at **888-321-3124**, or you can log in to your own account at **www.caremark.com**. Remember to always discuss your prescription options with your health care provider to find the most cost-effective therapy.

Your Monthly Premiums

TOBACCO ATTESTATION ON THE 80/20 PLAN

The State Health Plan is expanding options for tobacco users who want to earn their 2021 premium credit. Tobacco users can attend a tobacco cessation counseling session at a CVS MinuteClinic or Primary Care Provider's (PCP) office for **FREE** to earn a lower premium for 2021! You have until **November 30, 2020**, to take action. (If you combine your tobacco cessation visit with another service, there may be a copay.)

IMPORTANT NOTES:

- Now that you can see a PCP, waivers will no longer be given to members who live more than 25 miles away from a CVS MinuteClinic.
- Before your cessation counseling session, visit the Plan's website at **www.shpnc.org** and print off instructions for your provider to ensure your visit is billed correctly and is **FREE**.
- Remember, this action is **ONLY** for tobacco users who want to reduce their monthly premium by \$60 per month on the 80/20 Plan in 2021. If you are NOT a tobacco user, you will simply need to attest to that online during Open Enrollment.
- Even if you completed the tobacco attestation during last year's Open Enrollment, you must attest again during this year's Open Enrollment period to receive the \$60 premium credit for the 2021 Plan benefit year.
- By completing the tobacco attestation, you can earn a premium credit that will reduce your monthly premium by \$60 a month. (The premium credit only applies to the subscriber-only premium.)

Subscriber-Only Monthly Premium	80/20 PLAN
	\$110
<i>* Attest to being a non-tobacco user or agree to visit a Primary Care Provider or CVS MinuteClinic (by Nov. 30, 2020) for at least one cessation counseling session to earn a monthly premium credit of \$60. Print the tobacco cessation coding instructions and give them to your provider to ensure the claims are submitted correctly.</i>	-\$60
Total Monthly Subscriber-Only Premium (With Credit)	\$50

2021 MONTHLY PREMIUMS

For the 3rd year in a row, there are no premium increases! The monthly premiums listed apply only to Non-Medicare subscribers. Monthly premiums for all members can be found on the Plan's website at **www.shpnc.org**.

2021 MONTHLY PREMIUM RATES		
	80/20 PLAN	70/30 PLAN
Subscriber Only	\$50*	\$0
Subscriber + Child(ren)	\$305	\$218
Subscriber + Spouse	\$700	\$590
Subscriber + Family	\$720	\$598

*Assumes completion of tobacco attestation.

Open Enrollment Checklist

- ✓ Decide who you want to cover under the plan. If you are adding a new dependent you will need to provide Social Security numbers and will be prompted to upload required documentation. You may find it helpful to gather these documents, if needed, before starting the enrollment process.
- ✓ Visit **www.shpnc.org** for more information about your 2021 benefits. Utilize the resources to assist you with your decision making. You'll find a plan comparison, rate sheets, videos and Benefit Booklets.
- ✓ Participate in a webinar regarding Open Enrollment. These webinars will review your 2021 options, benefit changes and offer the opportunity to ask questions. Reserve your spot by visiting **www.shpnc.org**.
- ✓ When you're ready to enroll or change your plan, starting October 15, visit **www.shpnc.org** and click eBenefits.
- ✓ Log into the eBenefits system. You may be required to create an account if you are a first-time user.
- ✓ Review your dependent information and make changes, if needed.
- ✓ Elect your plan: 80/20 Plan or 70/30 Plan.
- ✓ Complete the tobacco attestation to reduce your monthly premium.
- ✓ Make sure your Primary Care Provider information is up to date. Remember you can save even more by selecting a Clear Pricing Project PCP!
- ✓ Review the benefits you've selected. If you are OK with your elections, you will be prompted to SAVE your enrollment. Don't forget this critical step!
- ✓ Print your confirmation statement for your records.

IMPORTANT: After you have made your choices, and they are displayed for you to review and print, you **MUST** scroll down to the bottom and click SAVE or your choices will not be recorded!

OPEN ENROLLMENT WEBINARS

The Plan is offering several opportunities for members to learn more about Open Enrollment and your 2021 benefits. These webinars are brief and provide you with what you need to know and what actions you need to take during Open Enrollment. Register for an upcoming webinar at **www.shpnc.org**!

WEBINAR DATES	WEBINAR TIMES
October 8	12:30 p.m. & 4 p.m.
October 13	12:30 p.m. & 4 p.m.
October 15	10:00 a.m.
October 21	12:30 p.m. & 4 p.m.
October 26	12:30 p.m. & 4 p.m.
October 28	10:00 a.m.

TELEPHONE TOWN HALL

Telephone Town Halls are a lot like listening to a radio show over the phone. Participating is easy! You can register your phone number by visiting the State Health Plan's website at **www.shpnc.org** to reserve your spot or you can simply call **800-303-1480** on October 20 at 7 p.m. to join the call.

Health and Wellness Resources

The State Health Plan continues to offer telephonic coaching for disease and case management for members with the following conditions: chronic obstructive pulmonary disease (COPD), congestive heart failure, coronary artery disease, diabetes, asthma, cerebrovascular disease and peripheral artery disease.

Case management is also provided for members with complex health care needs and with conditions such as chronic and end stage renal disease.

If you are eligible for these services, you will receive notification.

GET CONNECTED WITH BLUE CONNECT

State Health Plan subscribers have access to Blue Connect, a secure online resource to help you manage your health plan and maximize your benefits. With Blue Connect, registered users can complete a variety of self-service tasks online, 24 hours a day, without ever picking up the phone.

How to Access Blue Connect:

To access Blue Connect, visit the State Health Plan's website at **www.shpnc.org** and click eBenefits to log into eBenefits, the Plan's enrollment system. Once you're logged into eBenefits you will see a Blue Connect Quick Link on the left menu.

- Find a provider and read provider reviews
- View your claim status and where you are in meeting your deductible
- View your Health Care Summary Report
- Order new ID cards
- View your Explanation of Benefits (EOB), to understand the details of your claims
- Research health and wellness topics to help you make more informed health care decisions
- Register for Blue365® Discount Program, which includes:
 - Gym memberships and fitness gear
 - Vision and hearing care
 - Weight loss and nutrition programs
 - Travel and family activities
 - Mind/body wellness tools and resources
 - Financial tools and programs

REMEMBER: ACTION REQUIRED!

All members will be automatically enrolled in the 70/30 Plan, which will remain premium free for subscriber-only coverage. Members who wish to enroll in the 80/20 Plan and reduce their monthly premium by completing the tobacco attestation will need to take action during Open Enrollment.

DON'T WAIT UNTIL THE LAST MINUTE! TAKE ACTION TODAY AND PICK THE BEST CHOICE FOR YOU AND YOUR FAMILY FOR 2021!

Eligibility and Enrollment Support Center: 855-859-0966

During Open Enrollment, the Eligibility and Enrollment Support Center will offer extended hours to assist you with your questions.

Monday–Friday: 8 a.m.–10 p.m., Saturdays: 8 a.m.–5 p.m.

Legal Notices

Notice of Privacy Practices for The State Health Plan for Teachers and State Employees

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Original Effective Date: April 14, 2003

Revised Effective Date: January 20, 2018

Introduction

A federal law, the Health Insurance Portability and Accountability Act (HIPAA), requires that we protect the privacy of identifiable health information that is created or received by or on behalf of the Plan. This notice describes the obligations of the Plan under HIPAA, how medical information about you may be used and disclosed, your rights under the privacy provisions of HIPAA, and how you can get access to this information. **Please review it carefully.**

Your Rights

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

Your Choices

You have some choices in the way that we use and share information if we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services or sell your information

Our Uses and Disclosures

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law

- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

Your Rights

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

Get a copy of health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say "yes" if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

- You can ask us not to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request, and we may say "no" if it would affect your care.

Get a list of those with whom we've shared information

- You can ask for a list (accounting) of the times we've shared your health information (including medical records, billing records, and any other records used to make decisions regarding your health care benefits) for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except: (1) disclosures for purposes of treatment, payment, or health care operations; (2) disclosures made to you; (3) disclosures made pursuant to your authorization; (4) disclosures made to friends or family in your presence or because of an emergency; (5)

disclosures for national security purposes; and (6) disclosures incidental to otherwise permissible disclosures.

- To request an accounting, you must submit a written request to the Privacy Contact identified in this Notice. Your request must state a time period of no longer than six (6) years.

Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information provided in this document.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling **1-877-696-6775**, or visiting **www.hhs.gov/ocr/privacy/hipaa/complaints/**.
- We will not retaliate against you for filing a complaint.

Your Choices

For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases we never share your information unless you give us written permission:

- Marketing purposes
- Sale of your information

Our Uses and Disclosures

How do we typically use or share your health information?

We typically use or share your health information in the following ways:

Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

Example: The Plan may disclose your health information so that your doctors, pharmacies, hospitals, and other health care providers may provide you with medical treatment.

Run our organization

We can use and disclose your information to run our organization (healthcare operations), improve the quality of care we provide, reduce healthcare costs, and contact you when necessary.

Example: The Plan may use and disclose your information to determine the budget for the following year, or to set premiums.

We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long-term care plans.

Example: We use health information about you to develop better services for you.

Pay for your health services

We can use and disclose your health information as we pay for your health services.

Example: We share information about you with CVS Caremark to coordinate payment for your prescriptions.

Administer your plan

We may disclose your health information to your health plan sponsor for plan administration.

Example: Your employer's Health Benefit Representative is provided information to help you understand your health benefits, and help make sure you are enrolled.

How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease

- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

Do research

We can use or share your information for health research. Research done using Plan information must go through a special review process. We will not use or disclose your information unless we have your authorization, or we have determined that your privacy is protected.

Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Other Uses and Disclosures

Some uses and disclosures of your information will be made only with your written authorization. For example, your written authorization is required in the following instances: (i) any use or disclosure of psychotherapy notes, except as otherwise permitted in 45 C.F.R. 164.508(a)(2); (ii) any use or disclosure for "marketing," except as otherwise permitted in 45 C.F.R. 164.508(a)(3); (iii) any disclosure which constitutes a sale of protected health information (PHI). If you authorize the Plan to use or disclose your PHI, you may revoke the authorization at any time in writing. However, your revocation will

only stop future uses and disclosures that are made after the Plan receive your revocation. It will not have any effect on the prior uses and disclosures of your PHI.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice

The Plan has the right to change this notice at any time. The Plan also has the right to make the revised or changed notice effective for medical information the Plan already has about you as well, as any information received in the future. The Plan will post a copy of the current notice at www.shpnc.org. You may request a copy by calling **919-814-4400**.

Complaints

If you believe your privacy rights have been violated, you may file a complaint with the Plan or with the Secretary of the Department of Health and Human Services. You will not be penalized or retaliated against for filing a complaint.

To file a complaint with the Plan, contact the Privacy Contact identified in this Notice.

To file a complaint with the Secretary of the Department of Health and Human Services Office for Civil rights use this contact information:

U.S. Department of Health and Human Services

200 Independence Avenue SW. Room 509F, HHH Building Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD)

File complaint electronically at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

Privacy Contact

The Privacy Contact at the Plan is:
State Health Plan
Attention: HIPAA Privacy Officer
3200 Atlantic Avenue Raleigh, NC 27604
919-814-4400

continued on the next page

Enrollment in the Flexible Benefit Plan (under IRS Section 125) for the State Health Plan

Your health benefit coverage can only be changed (dependents added or dropped) during the Open Enrollment period or following a qualifying life event. These events include, but are not limited to the following:

- Your marital status changes due to marriage, death of spouse, divorce, legal separation, or annulment.
- You increase or decrease the number of your eligible dependents due to birth, adoption, placement for adoption, or death of the dependent.
- You, your spouse, or your eligible dependent experiences an employment status change that results in the loss or gain of group health coverage.
- You, your spouse, or your dependents become entitled to Medicare, or Medicaid.
- Your dependent ceases to be an eligible dependent (e.g., the dependent child reaches age 26).
- You, your spouse, or your dependents commence or return from an unpaid leave of absence such as Family and Medical Leave or military leave.
- You receive a qualified medical child support order (as determined by the plan administrator) that requires the plan to provide coverage for your children.
- If you or your dependents change your country of permanent residence by moving to or from the United States, you or your dependents will have 30 days from the date of entering or exiting the United States to change your health benefit plan election.
- If you, your spouse or dependents experience a cost or coverage change under another group health plan for which an election change was permitted, you may make a corresponding election change under the Flex Plan (e.g., your spouse's employer significantly increases the cost of coverage and as a result, allows the spouse to change his/her election).
- If you change employment status such that you are no longer expected to average 30 hours of service per week but you do not lose eligibility for coverage under the State Health Plan (e.g., you are in a stability period during which you qualify as full time), you may still revoke your election provided that you certify that you have or will enroll yourself (and any other covered family members) in other coverage providing minimum essential coverage (e.g., the marketplace) that is effective no later than the first day of the second month following the month that includes the date the original coverage is revoked.
- You may prospectively revoke your State Health Plan election if you certify your intent to enroll yourself and any covered dependents in the marketplace for coverage

that is effective beginning no later than the day immediately following the last day of the original coverage that is revoked.

- You or your children lose eligibility under Medicaid or a state Children's Health Insurance Program. In this case you must request enrollment within 60 days of losing eligibility.
- If you, your spouse or your dependent loses eligibility for coverage (as defined by HIPAA) under any group health plan or health insurance coverage (e.g., coverage in the individual market, including the marketplace), you may change your participation election.

In addition, even if you have one of these events, your election change must be "consistent" with the event, as defined by the IRS. Consequently, the election change that you desire may not be permitted if not consistent with the event as determined by IRS rules and regulations. When one of these events occurs, you must complete your request through your online enrollment system within 30 days of the event (except as described above). If you do not process the request within 30 days, you must wait until the next Open Enrollment to make the coverage change.

Notice of HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program

with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for assistance.

To request special enrollment or obtain more information, contact the Eligibility and Enrollment Support Center at **855-859-0966**.

Notice Regarding Mastectomy - Related Services

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under your elected plan.

Notice of Patient Protections for Non-Grandfathered Plans

The following notice applies to plans offered by the North Carolina State Health Plan for Teachers and State Employees ("the Plan") that are not considered to be a "grandfathered health plan" under the Patient Protection and Affordable Care Act. The Plan generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Customer Service.

You do not need prior authorization from the Plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Customer Service.

Notice Regarding Availability of Health Insurance Marketplace Coverage Options (Employer Exchange Notice)

To assist you as you evaluate options for you and your family, this notice provides basic information about the Health Insurance Marketplace ("Marketplace"). The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium.

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you are eligible for depends on your household income. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the

Affordable Care Act, you may be eligible for a tax credit. An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60% of such costs.

It is important to note, if you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution to the employer-offered coverage. Also, this employer contribution, as well as your employee contribution to employer-offered coverage, is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

For more information about your coverage offered by your employer, please review the summary plan description or contact Customer Service. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a

premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877- KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2020. Contact your State for more information on eligibility.

ALABAMA – Medicaid	CALIFORNIA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	Website: https://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx Phone: 916-440-5676
ALASKA – Medicaid	COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx	Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: https://www.colorado.gov/pacific/hcpf/child-healthplan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program HIBI Customer Service: 1-855-692-6442
ARKANSAS – Medicaid	FLORIDA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268

continued on the next page

GEORGIA – Medicaid	MISSOURI – Medicaid
Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005
INDIANA – Medicaid	MONTANA – Medicaid
Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: https://www.in.gov/medicaid/ Phone: 1-800-457-4584	Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084
IOWA – Medicaid and CHIP (Hawki)	NEBRASKA – Medicaid
Medicaid Website: https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
KANSAS – Medicaid	NEVADA – Medicaid
Website: http://www.kdheks.gov/hcf/default.htm Phone: 1-800-792-4884	Medicaid Website: https://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900
KENTUCKY – Medicaid	NEW HAMPSHIRE – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov	Website: https://www.dhhs.nh.gov/oii/hipp.htm Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218
LOUISIANA – Medicaid	NEW JERSEY – Medicaid and CHIP
Website: www.medicaid.la.gov or www.ldh.la.gov/la hipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)	Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710
MAINE – Medicaid	NEW YORK – Medicaid
Enrollment Website: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
MASSACHUSETTS – Medicaid and CHIP	NORTH CAROLINA – Medicaid
Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-862-4840	Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100
MINNESOTA – Medicaid	NORTH DAKOTA – Medicaid
Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739	Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP	UTAH – Medicaid and CHIP
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669
OREGON – Medicaid	VERMONT– Medicaid
Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075	Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427
PENNSYLVANIA – Medicaid	VIRGINIA – Medicaid and CHIP
Website: https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx Phone: 1-800-692-7462	Medicaid Website: https://www.coverva.org/hipp/ Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-855-242-8282
RHODE ISLAND – Medicaid and CHIP	WASHINGTON – Medicaid
Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347 or 401-462-0311 (Direct Rlte Share Line)	Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022
SOUTH CAROLINA – Medicaid	WEST VIRGINIA – Medicaid
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://mywvhipp.com/ Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
SOUTH DAKOTA - Medicaid	WISCONSIN – Medicaid and CHIP
Website: http://dss.sd.gov Phone: 1-888-828-0059	Website: https://www.dhs.wisconsin.gov/badger-careplus/p-10095.htm Phone: 1-800-362-3002
TEXAS – Medicaid	WYOMING – Medicaid
Website: http://gethipptexas.com/ Phone: 1-800-440-0493	Website: https://health.wyo.gov/healthcarefin/medicaid/pro-grams-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2020, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Nondiscrimination and Accessibility Notice

The State Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The State Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The State Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
 - The State Health Plan website is Americans with Disabilities Act (ADA) compliant for the visually impaired.
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator identified below (the "Coordinator"):

State Health Plan Compliance Officer
919-814-4400

If you believe that the State Health Plan has failed to provide these services or discriminated against you, you can file a grievance with the Coordinator. You can file a grievance in person or by mail, fax, or email. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, available at:

U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201
1-800-368-1019, 800-537-7697 (TDD)

File complaint electronically at:
<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at:
<http://www.hhs.gov/ocr/office/file/index.html>

continued on the next page

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **919-814-4400**.

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 **919-814-4400**.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **919-814-4400**.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **919-814-4400**.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **919-814-4400**.

قدع اسمك لتاخذ نافذة، لعلك رلكذا شجحت تنك اذا: 919-814-4400
مقرب لصحتنا ناجم لابل لعل رفاهتت قيوغلل

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau **919-814-4400**.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **919-814-4400**.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **919-814-4400**.

සුභ්‍යංගි: ඔබේ මවුභාෂාවේ ඔබගේ, ඔබේ භාෂාවේ සේවාවන් අපගේ මාදිලියෙන් පමණක් ලබා ගත හැකිය. **919-814-4400**.

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សូមជំនួយផ្លូវភាសា ដោយមិនគិតថ្លៃ, គឺអាចមានសំណុំប្រើប្រាស់។ ចូរទូរស័ព្ទ **919-814-4400**.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **919-814-4400**.

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। **919-814-4400**.

ໄປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໄດຍບໍ່ເສັຽຄ່າ, ດ້ານມີພ້ອມໃຫ້ທ່ານ. ໂທ **919-814-4400**.

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。 **919-814-4400**.

Contact Us

Eligibility and Enrollment Support Center
(eBenefits questions):
855-859-0966

Extended hours during Open Enrollment:
Monday-Friday: 8 a.m.-10 p.m.
Saturdays: 8 a.m.-5 p.m.

Blue Cross and Blue Shield of NC
(benefits and claims):
888-234-2416

CVS Caremark
(pharmacy benefit questions):
888-321-3124

SHP-210 Non-Medicare

OPEN ENROLLMENT
OCTOBER 15-31, 2020

OPEN IMMEDIATELY!

2021 Open Enrollment
Decision Guide

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A Division of the Department of State Treasurer
FOR TEACHERS AND STATE EMPLOYEES
State Health Plan
North Carolina